



Talking points to help you get the most out of the John Hancock Vitality PLUS Program

Here are the key reasons why John Hancock Vitality dramatically changes the life insurance value proposition and how it can help you grow your business.

Program advantages

Why should I offer my clients the John Hancock Vitality PLUS Program?

- **Health & wealth are closely linked to your business:** Besides family and friends, who else has so much to gain by contributing to your client's health, wealth, and financial well-being
- **Changes the conversation about life insurance:** John Hancock offers more than just death benefit protection
- **A proven way to dramatically change your value proposition** by putting your clients on the path to making better life and health decisions and increasing client engagement
- **Offers tangible "living benefits" your clients can enjoy now**

Proof Point: Members who engaged in the program averaged 9,323 steps per day ¹ versus the average American at 5,000.²

How will it help grow my business?

- **Organic referrals:** Clients are engaged and enjoying the benefits of the program and sharing their experiences with their family and friends
- **Opens new markets:** Expands sales opportunities with a program that's attractive to consumers at all stages of their lives

Proof Point: John Hancock Vitality customers are recommending this insurance 2x as often as people who own traditional life insurance policies.³

Is the John Hancock Vitality PLUS Program an easy concept for you to present and your clients to participate in?

- **You're already making a life insurance recommendation – it's easy to add Vitality** to the discussion by offering them an enhancement to their policy with additional benefits and rewards
- **Your clients can get up to 15% in premium cash back⁴ each year** and earn valuable rewards for the everyday things they may already be doing to stay healthy. They can even earn an Apple Watch® Series 3 or Series 4 for exercising regularly
- With a combination of wearable devices, a custom mobile app, and user-friendly website, **it's fast and easy for your clients to engage with the program**

Proof Point: What producers are saying about the program, 'There was nothing to 'sell.' It was simply a matter of knowing my client and letting him know that John Hancock could reward him for doing what he does every day.'⁴

Who is a good fit for the program?

- The John Hancock Vitality program is **not just for people who are already living a healthy life**, it's a great motivator for those who want to pursue a longer, healthier life

Proof Point: What current members are saying about the program: John Hancock Vitality has pushed me to stay motivated to live a healthier lifestyle.

Is there additional work required to manage a policy with John Hancock Vitality?

- **There's no additional post-issue work required:** Once the policy is issued, we handle the rest including enrolling your client in the program, keeping them engaged, and providing ongoing service and support

Proof Point: We support this process by sending clients regular communications such as emails, a member magazine, and give clients access to Vitality Personal Consultants - making it easy for your clients to start taking advantage of all the benefits of the program.

FOR MORE INFORMATION

on **John Hancock Vitality**, call **866-595-7361**, or for more information, go to **JHSimpleTerm.com**.

1. Based on John Hancock Vitality member experience since inception in US, April 2015. Current as of November, 2018.

2. Verywellfit.com, How many daily steps do people walk? October 1, 2018, accessed from: <https://www.verywellfit.com/whats-typical-for-average-daily-steps-3435736>.

3. John Hancock's Net Promoter Score Data, reported from Clarabridge April 2017.

4. Cash back for the Simple Term with Vitality is based on factors like underwriting, the terms of the policy, and the level of the insured's participation in the John Hancock Vitality Program.

For agent use only. This material may not be used with the public.

Insurance policies and/or associated riders and features may not be available in all states.

Your customers can order Apple Watch Series 3 (GPS) or Series 4 (GPS) by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out of pocket payments are based on the number of workouts completed. Upgrade fees apply if your customers choose (GPS + Cellular) versions of Apple Watch Series 3 or Series 4, larger watch case sizes, certain bands and case materials. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy. Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210.

MLI011019056